



## DENVER FEDERAL EXECUTIVE BOARD

DENVER FEDERAL CENTER ♦ BLDG 810 ♦ ROOM 5014

PO BOX 25567 ♦ DENVER CO 80225

PHONE 303 202 4588

FAX 303 202 4583

WWW.DENVER.FEB.GOV

# DFEB OFFERS NEW CSRS & FERS RETIREMENT CLASSES!

## Civil Service Retirement System (CSRS) and CSRS Offset

MONDAY, MAY 18, 2009 ♦ 8:00 AM – 4:00 PM ♦ \$130.00

Denver Federal Center ♦ Bldg. 25 Auditorium – Entrance E14 ♦ Lakewood CO 80225

With the most complex set of government benefits including sick leave, annual leave, health insurance, life insurance, long-term care insurance and a complicated set of rules for calculating retirement benefits, the CSRS employee can wind up feeling overwhelmed and paralyzed. Attend this class to learn how to maximize your CSRS benefits to retire successfully.

### CSRS TOPICS

- ♦ Important Documents (SF-50's, DD-214, Beneficiary Forms)
- ♦ Best Day to Retire
- ♦ Retiring on a Full, Unreduced Annuity
- ♦ Buying Back Military Time
- ♦ Deposits and Re-deposits
- ♦ Survivor Benefits
- ♦ Calculating Your Benefits
- ♦ Thrift Savings Plan
- ♦ Voluntary Contribution Program
- ♦ Federal Employee Health Benefits and How It Affects Medicare At Age 65)
- ♦ Federal Employee Group Life Insurance
- ♦ Federal Employee Long-term Care Insurance
- ♦ Social Security and Your CSRS Annuity

### FINANCIAL PLANNING TOPICS

- ♦ How do your federal benefits fit together with fundamental retirement planning to ensure you get to your best retirement results?
- ♦ What will you *do* in retirement?
- ♦ Should you and your spouse retire together?
- ♦ How taxes, inflation and longevity impact your plan
- ♦ Investing – understanding what you own
- ♦ Risk vs. reward
- ♦ Asset allocation
- ♦ Tax-free investments
- ♦ Creating income in retirement
- ♦ The umbrella of insurance – Homeowners, Auto, Health, Life, Long Term Care
- ♦ Social Security
- ♦ Estate Planning

### SCHEDULE

7:30 AM Registration  
8:00 Welcome / Introductions / CSRS Workshop  
12:00 PM Lunch (on your own)  
1:00 Financial Planning Workshop  
4:00 Adjourn

### Please bring the following items to calculate your federal annuity during class:

- 1) Recent leave and earnings statement
- 2) Recent TSP statement
- 3) Social Security statement (if applicable)
- 4) Calculator

## REGISTRATION DEADLINE ♦ MAY 11, 2009

Complete the Registration Form and return it with your payment by May 11, 2009

### For More Information Contact

Gay Page [gpage@denver.feb.gov](mailto:gpage@denver.feb.gov) 303 202 4588



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## Federal Employees Retirement System (FERS) & FERS Transferee

TUESDAY, MAY 19, 2009 ♦ 8:00 AM – 4:00 PM ♦ \$130.00

Denver Federal Center ♦ Bldg. 25 Auditorium – Entrance E14 ♦ Lakewood CO 80225

FERS benefits follow as a close second for complexity to CSRS benefits. In addition to annual leave, health insurance, life insurance, long-term care insurance and a complicated set of rules for calculating retirement benefits, the FERS employee also has to consider how Social Security and the Thrift Savings Plan fit into their retirement puzzle. Join this class if you'd like to learn how to maximize your FERS benefits to retire successfully.

### FERS TOPICS

- ♦ Important Documents
- ♦ Retiring on a Full, Unreduced Annuity
- ♦ How To Calculate Your Annuity
- ♦ Survivor Benefits
- ♦ Thrift Savings Plan
- ♦ Savings Alternatives
- ♦ Social Security and Your Federal Annuity
- ♦ Federal Employees Health Benefits
- ♦ Federal Employees Group Life Insurance
- ♦ Federal Long-term Care Insurance
- ♦ Taxes

### FINANCIAL PLANNING TOPICS

- ♦ How do your federal benefits fit together with fundamental retirement planning to ensure you get to your best retirement results?
- ♦ What will you *do* in retirement?
- ♦ Should you and your spouse retire together?
- ♦ How taxes, inflation and longevity impact your plan
- ♦ Investing – understanding what you own
- ♦ Risk vs. reward
- ♦ Asset allocation
- ♦ Tax-free investments
- ♦ Creating income in retirement
- ♦ The umbrella of insurance – Homeowners, Auto, Health, Life, Long Term Care
- ♦ Social Security
- ♦ Estate Planning

### SCHEDULE

7:30 AM Registration  
8:00 Welcome / Introductions / FERS Workshop  
12:00 PM Lunch (on your own)  
1:00 Financial Planning Workshop  
4:00 Adjourn

### Please bring the following items to calculate your federal annuity during class:

- 1) Recent leave and earnings statement
- 2) Recent TSP statement
- 3) Social Security statement (if applicable)
- 4) Calculator

## REGISTRATION DEADLINE ♦ MAY 11, 2009

Complete the Registration Form and return it with your payment by May 11, 2009

### For More Information Contact

Gay Page [gpage@denver.feb.gov](mailto:gpage@denver.feb.gov) 303 202 4588



## REGISTRATION FORM

**CSRS RETIREMENT CLASS ♦ May 18, 2009 ♦ 8:00 AM – 4:00 PM**

**FERS RETIREMENT CLASS ♦ May 19, 2009 ♦ 8:00 AM – 4:00 PM**

**Denver Federal Center ♦ Bldg. 25 Entrance E14 ♦ Lakewood, CO 80235**

*ADDITIONAL ATTENDEES: Please have each person from your organization complete this section and send all completed forms with your payment.*

NAME \_\_\_\_\_ WORK PHONE \_\_\_\_\_

ORGANIZATION \_\_\_\_\_ CELL PHONE \_\_\_\_\_

TITLE \_\_\_\_\_ EMAIL \_\_\_\_\_

ADDRESS \_\_\_\_\_ EMERGENCY CONTACT NAME \_\_\_\_\_

CITY/STATE/ZIP \_\_\_\_\_ EMERGENCY CONTACT PHONE \_\_\_\_\_

SPECIAL NEEDS REQUEST: WHEELCHAIR HEARING OTHER: \_\_\_\_\_

### REGISTRATION DEADLINE MAY 11, 2009

#### REGISTRATION POLICIES & INFORMATION

- Register by Mail, Fax or Email
- Payment must accompany registration
- Payment may be made by credit card or check
- Email address is required for confirmation receipts
- Program accurate at time of printing and is subject to change

#### CANCELLATIONS & REFUNDS

- Participants will receive a full refund for any class canceled by the DFEB.
- Participant registration fees will be refunded, less a \$25.00 processing fee, if the cancellation request is received in writing (Mail, Fax or Email) by 5:00 PM on May 1, 2009.
- No refunds after May 1, 2009. Substitutions are welcome.
- No refunds for No shows.

#### REGISTRATION INCLUDES

- Workshops and participant materials

#### SCHEDULE

7:30 AM Registration  
8:00 Welcome / Introductions / CSRS or FERS Workshop  
12:00 PM Lunch (on your own)  
1:00 Financial Planning Workshop  
4:00 Adjourn

#### PLEASE BRING THE FOLLOWING ITEMS TO CALCULATE YOUR FEDERAL ANNUITY DURING CLASS:

- 1) Recent leave and earnings statement
- 2) Recent TSP statement
- 3) Social Security statement (if applicable)
- 4) Calculator

#### FOR MORE INFORMATION CONTACT

GAY PAGE  
GPAGE@DENVER.FEB.GOV  
303 202 4588

### FEES & PAYMENT INFORMATION TOTAL

**CSRS May 18, 2009** \$130.00/person \$ \_\_\_\_\_

**FERS May 19, 2009** \$130.00/person \$ \_\_\_\_\_

**TOTAL PAYMENT ENCLOSED** \$ \_\_\_\_\_

**METHOD OF PAYMENT** CHECK ENCLOSED (payable to DFEB)  
CREDIT CARD VISA MC

CARD # \_\_\_\_\_

EXP DATE \_\_\_\_\_ CVV CODE \_\_\_\_\_

NAME ON CARD \_\_\_\_\_

SIGNATURE \_\_\_\_\_

CREDIT CARD BILLING ADDRESS SAME AS ABOVE

CITY/STATE/ZIP \_\_\_\_\_

#### MAIL, FAX OR EMAIL REGISTRATION FORM(S) & PAYMENT TO:

DFEB  
PO Box 25567  
Denver, CO 80225

Fax 303 202 4583

Email gpage@denver.feb.gov

DFEB EIN 84-0927682